



What to Do if Your Home Is Damaged From Blasting Debris

The Virginia State Fire Marshal's Office (SFMO) has compiled the following information to assist homeowners with property damage from a blasting fly-rock incident.

- ✓ If a blast causes debris to fly through the air and damage your property, and your locality does not have its own fire official, contact the SFMO at 804-371-0220. Every effort will be made to have a SFMO representative contact you within 2 business days of a fly-rock complaint.
- ✓ If your property is damaged, contact your insurance company or agent to explore the option of submitting a claim.
- ✓ The contractor may not automatically pay for the damage to your property. Contractors are required carry insurance or are bonded; however, the SFMO does not have the authority to force the contractor to pay a homeowner.
- ✓ Contact the contractor. It is possible the contractor has made arrangements to compensate for damaged property.
- ✓ It is possible that your insurance company or a private attorney may be able to help recuperate financial loss from a contractor if the contractor does not respond to your request.
- ✓ In the event you decide to file a claim with your insurance company, do not make permanent repairs to your home. Wait for the insurance company's adjuster.
- ✓ It is a good idea to make a visual record of the damage. If possible, take pictures or video before repairs begin.
- ✓ Temporary repairs may be necessary to secure your damaged property from further damage or theft. Save all receipts from necessary temporary repair work.
- ✓ If you avoid making needed temporary repairs to protect your damaged property from being further damaged, your insurance may not cover subsequent damage. Review your homeowner's policy. Pay special attention to the section "*What You Must Do After A Loss.*"
- ✓ The claim and repair process may take more than a few days.
- ✓ If you feel your insurance company has refused to let you file a claim or improperly denied your claim, you may contact the State Corporation Commission (SCC), Bureau of Insurance at 804-371-9741 to file a complaint. The SCC might be able to help mediate your complaint with the insurance company.